

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of New Jersey**

In re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
1122 Chestnut LLC 4309 13th Avenue Brooklyn, NY 11219	1122 Chestnut LLC 4309 13th Avenue Brooklyn, NY 11219	Business Debt		250,000.00
Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	Business Debt		430,609.00
Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	Business Debt		350,233.00
Catherine Moynihan 139 Duchess Lane Brick, NJ 08724	Catherine Moynihan 139 Duchess Lane Brick, NJ 08724	Business Debt	Disputed	200,000.00
Eagle Rock Drywall c/o Thomas Hilberth, Esq. 790 Bloomfield Avenue Clifton, NJ 07012	Eagle Rock Drywall c/o Thomas Hilberth, Esq. 790 Bloomfield Avenue Clifton, NJ 07012	Business Debt	Disputed	86,000.00
HRC Fund V Reit, LLC 250 Park Avenue South, 3rd Floor New York, NY 10003	HRC Fund V Reit, LLC 250 Park Avenue South, 3rd Floor New York, NY 10003	Business Debt	Disputed	250,000.00
Jeffrey Lester, Trustee Rabinowitz Lubetkin 293 Eisenhower Drive Livingston, NJ 07039	Jeffrey Lester, Trustee Rabinowitz Lubetkin 293 Eisenhower Drive Livingston, NJ 07039	Business Debt	Disputed	600,000.00
Joseph Russo 334 Union Avenue Wood Ridge, NJ 07075	Joseph Russo 334 Union Avenue Wood Ridge, NJ 07075	Business Debt	Disputed	250,000.00
Michael I. Okechuku, Trustee c/o Trenk DiPasquale 347 Mount Pleasant Ave West Orange, NJ 07052	Michael I. Okechuku, Trustee c/o Trenk DiPasquale 347 Mount Pleasant Ave West Orange, NJ 07052	Business Debt	Disputed	62,740.00
Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095	Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095	Business Debt	Disputed	1,800,000.00

B4 (Official Form 4) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Real Time Resolutions 1349 Empire Central Drive Dallas, TX 75247	Real Time Resolutions 1349 Empire Central Drive Dallas, TX 75247	37A Sun Bowl Ridge Road Stratton, VT 05155 (Semi-attached condominium unit) Subject to Co-owner Spouse Interest	Disputed	630,692.00 (1,000,000.00 secured) (623,740.00 senior lien)
Syracuse University College of Law 900 S Crouse Ave Syracuse, NY 13244	Syracuse University College of Law 900 S Crouse Ave Syracuse, NY 13244	Testamentary Pledge		300,000.00
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Business Debt	Disputed	75,117.00
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Business Debt	Disputed	2,659,923.00
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Business Debt	Disputed	1,175,050.00
Tangible Secured Funding, Inc. (GECC) c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Tangible Secured Funding, Inc. (GECC) c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	Business Debt	Disputed	1,479,000.00
The Provident Bank c/o Meyer and Landis LLP One Gateway Center Newark, NJ 07102	The Provident Bank c/o Meyer and Landis LLP One Gateway Center Newark, NJ 07102	Business Debt	Disputed	6,500,000.00
Thomas DiNardo, Joseph Balasco, New Jersey Realty Concepts LLC c/o Riker Danzig 1 Speedwell Avenue Morristown, NJ 07962	Thomas DiNardo, Joseph Balasco, New Jersey Realty Concepts LLC c/o Riker Danzig Morristown, NJ 07962	Business Debt	Disputed	19,000,000.00
Wells Fargo Bank PO Box 31557 Billings, MT 59107	Wells Fargo Bank PO Box 31557 Billings, MT 59107	Personal Guarantee		256,000.00
William Brannan 2 Carmella Court Cedar Grove, NJ 07009	William Brannan 2 Carmella Court Cedar Grove, NJ 07009	Business Debt	Disputed	903,000.00

B4 (Official Form 4) (12/07) - Cont.

In re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **John M. Mavroudis**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **January 27, 2014**

Signature **/s/ John M. Mavroudis**

John M. Mavroudis

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re **John M. Mavroudis**,
Debtor

Case No. **13-38118**

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	525,000.00		
B - Personal Property	Yes	5	1,361,895.31		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		7,095,682.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		36,770,830.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	2			12,826.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,017.00
Total Number of Sheets of ALL Schedules		26			
Total Assets			1,886,895.31		
Total Liabilities				43,869,012.20	

United States Bankruptcy Court
District of New Jersey

In re **John M. Mavroudis**,
Debtor

Case No. **13-38118**

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,500.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,500.00

State the following:

Average Income (from Schedule I, Line 12)	12,826.33
Average Expenses (from Schedule J, Line 22)	9,017.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,374.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		254,432.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		36,770,830.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		37,025,262.20

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
37A Sun Bowl Ridge Road Stratton, VT 05155 (Semi-attached condominium unit) Subject to Co-owner Spouse Interest		J	500,000.00	1,254,432.00
Agios Savvas Nisyros Greece (Vacant lot)		-	25,000.00	0.00

Sub-Total > **525,000.00** (Total of this page)Total > **525,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Personal Expense Money	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Valley National Bank Checking Account	J	1,491.42
		Bank of Montreal Checking Account ending in 4402	-	500.00
		National Bank of Greece Checking Account ending in 7068	-	200.00
		Provident Bank Checking Account ending in 9151	-	3.89
3. Security deposits with public utilities, telephone companies, landlords, and others.		Public Service Electric and Gas Account No. 42-222-037-18	-	43,200.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings Debtor's percent ownership interest undetermined	-	Unknown
		Outdoor Furniture Debtor's percent ownership interest undetermined	-	Unknown
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and Pictures Debtor's percent ownership interest undetermined	-	Unknown
6. Wearing apparel.		Clothing	-	Unknown
7. Furs and jewelry.		Jewelry Debtor's percent ownership interest undetermined	-	1,400.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **46,895.31**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Metropolitan Life Insurance Co. Policy No. 9749560 Whole Life	-	5,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		Darlington Associates, LP Closed December 2010 34% Interest	-	Unknown
		Mavroudis & Associates, PA	-	Unknown
		Mavroudis & Guarino, LLC 50% Interest	-	Unknown
		New Jersey Health Care Center, LLC In Receivership - 40% Interest	-	Unknown
		Rio Vista Construction LLC 90% Interest	-	Unknown
		Rio Vista Group LLC 95% Interest	-	Unknown
		Rio Vista Homes at Northvale LLC 32% Interest	-	Unknown
		Rio Vista Homes, LLC 95% Interest	-	Unknown
		Rio Vista Management, LLC 95% Interest	-	Unknown
Sub-Total > (Total of this page)				5,000.00

Sheet **1** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Rio Vista Properties 690, LLC (In foreclosure) 95% Interest	-	Unknown
		Rio Vista Properties, LLC Closed August 2013 95% Interest	-	Unknown
		Rio Vista Realty, LLC Closed October 2013 51% Interest	-	Unknown
		Rio Vista Rentals, LLC 95% Interest	-	Unknown
		W&B Associates II 8% Interest	-	Unknown
		31 Columbia Turnpike, LLC 10% Interest	-	Unknown
		680-690 Kinderkamack Road, LLP 90% Interest	-	Unknown
		680-690 Corp. 50% Interest	-	Unknown
		Alpine Galleries, LLC 50% Interest	-	Unknown
		680 ASC Participants, LLC In Receivership - 40% Interest	-	Unknown
		680 Medical Group, LLC In Receivership - 40% Interest	-	Unknown
		Imaging Center of Oradell, LLC Closed February 2012	-	Unknown
		Lab Technologies of Oradell, LLC In Receivership - 40% Interest	-	Unknown
		Oradell Ambulatory Surgery Center, LLC In Receivership - 40% Interest	-	Unknown
		Prescription Dispensary of Oradell, LLC In Receivership - 40% Interest	-	Unknown

Sub-Total > **0.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Rio Vista Medical, LLC Closed July 2013 60% Interest	-	Unknown
		Urgent Care Center of Oradell, LLC In Receivership - 40% Interest	-	Unknown
		Florham Park Ambulatory Surgery Center, LLC 40% Interest	-	Unknown
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Interest in Estate of Stergos Haritos in Greece consisting of residence in Nisyros Greece	-	Unknown
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Claim for Contribution vs. Joseph Belasco and Thomas DiNardo	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Trust Fund of NJ Superior Court of NJ Debtor's percent ownership interest undetermined	-	10,000.00
		Proceeds from sale of painting Debtor's percent ownership interest undetermined	-	1,300,000.00

Sub-Total > **1,310,000.00**
(Total of this page)
Total > **1,361,895.31**

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Personal Expense Money	11 U.S.C. § 522(d)(5)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Valley National Bank Checking Account	11 U.S.C. § 522(d)(5)	1,491.42	1,491.42
Bank of Montreal Checking Account ending in 4402	11 U.S.C. § 522(d)(5)	500.00	500.00
National Bank of Greece Checking Account ending in 7068	11 U.S.C. § 522(d)(5)	200.00	200.00
Provident Bank Checking Account ending in 9151	11 U.S.C. § 522(d)(5)	3.89	3.89
Household Goods and Furnishings			
Household Goods and Furnishings Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(3)	Unknown	Unknown
Outdoor Furniture Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(3)	Unknown	Unknown
Books, Pictures and Other Art Objects; Collectibles			
Books and Pictures Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(3)	Unknown	Unknown
Furs and Jewelry			
Jewelry Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(4)	1,400.00	1,400.00
Interests in Insurance Policies			
Metropolitan Life Insurance Co. Policy No. 9749560 Whole Life	11 U.S.C. § 522(d)(7)	5,000.00	5,000.00
Other Contingent and Unliquidated Claims of Every Nature			
Claim for Contribution vs. Joseph Belasco and Thomas DiNardo	11 U.S.C. § 522(d)(5)	Unknown	Unknown
Other Personal Property of Any Kind Not Already Listed			
Trust Fund of NJ Superior Court of NJ Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(5)	Unknown	10,000.00

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Proceeds from sale of painting Debtor's percent ownership interest undetermined	11 U.S.C. § 522(d)(5)	Unknown	1,300,000.00

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.			Secured by Interest in Debtor's Businesses					
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649		-	Business Debt					
			Value \$ Unknown				5,841,250.00	0.00
Account No. xxxx8680			1999 First Mortgage 37A Sun Bowl Ridge Road Stratton, VT 05155 (Semi-attached condominium unit) Subject to Co-owner Spouse Interest			X		
Bank of America 400 National Way Simi Valley, CA 93065	X	-					623,740.00	0.00
			Value \$ 1,000,000.00					
Account No. xxxxxx8771			1999 Second Mortgage 37A Sun Bowl Ridge Road Stratton, VT 05155 (Semi-attached condominium unit) Subject to Co-owner Spouse Interest			X		
Real Time Resolutions 1349 Empire Central Drive Dallas, TX 75247	X	-					630,692.00	254,432.00
			Value \$ 1,000,000.00					
Account No.								
			Value \$					
Subtotal (Total of this page)							7,095,682.00	254,432.00
Total (Report on Summary of Schedules)							7,095,682.00	254,432.00

0 continuation sheets attached

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re John M. Mavroudis,
Debtor

Case No. 13-38118

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				2012					
New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08695	X	-		Unpaid Taxes					0.00
								2,500.00	2,500.00
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								2,500.00	2,500.00
Total									0.00
(Report on Summary of Schedules)								2,500.00	2,500.00

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. 1122 Chestnut LLC 4309 13th Avenue Brooklyn, NY 11219		-	Business Debt				250,000.00
Account No. Advanced Data Systems Corp. 15 Prospect Street Paramus, NJ 07652		-	Business Debt			X	4,949.00
Account No. American Express Centurion Bank c/o Josh Knurr PO Box 278 Ramsey, NJ 07446		-	Credit Card Debt				12,400.00
Account No. xxxxx6850 Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070	X	-	1995 Business Debt				430,609.00
Subtotal (Total of this page)							697,958.00

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx8608	X	-	Business Debt				350,233.00
Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070							
Account No.		-	Business Debt			X	200,000.00
Catherine Moynihan 139 Duchess Lane Brick, NJ 08724							
Account No.		-					1,700.00
Classic Blinds, Inc. 27 Mount Vernon Street Ridgefield Park, NJ 07660							
Account No.		-	Business Debt			X	3,156.00
Dennis Delpome 592A Schuyler Avenue North Arlington, NJ 07031							
Account No.	X	-	Business Debt			X	86,000.00
Eagle Rock Drywall c/o Thomas Hilberth, Esq. 790 Bloomfield Avenue Clifton, NJ 07012							
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							641,089.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Business Debt				
HRC Fund V Reit, LLC 250 Park Avenue South, 3rd Floor New York, NY 10003	-					X	250,000.00
Account No.			Business Debt				
Imperial Painting, Inc. 109 Ashland Avenue West Orange, NJ 07052	-						20,000.00
Account No.			Business Debt				
Integrated Document Technologies 1 Cardinal Drive Little Falls, NJ 07424	-					X	817.57
Account No.			Business Debt				
Jeffrey Lester, Trustee Rabinowitz Lubetkin 293 Eisenhower Drive Livingston, NJ 07039	-					X	600,000.00
Account No.			Business Debt				
Joseph Russo 334 Union Avenue Wood Ridge, NJ 07075	-					X	250,000.00
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							1,120,817.57

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxxxxxxxx5274		-	Credit Card Debt			8,800.00	
JP Morgan Chase PO Box 15123 Wilmington, DE 19850							
Account No. xxxx-xxxx-xxxx-1476		-	Credit Card Debt			3,700.00	
JP Morgan Chase PO Box 15123 Wilmington, DE 19850							
Account No.		-	Business Debt			3,489.60	
Key Equipment Finance P.O. Box 74713 Cleveland, OH 44194					X		
Account No.	X	-	2009-2012 Business Debt			25,000.00	
Kuiken Brothers Company Inc. 6-02 Fair Lawn Avenue PO Box 1040 Fair Lawn, NJ 07410-8040							
Account No.		-	Business Debt			62,740.00	
Michael I. Okechuku, Trustee c/o Trenk DiPasquale 347 Mount Pleasant Ave West Orange, NJ 07052					X		
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	103,729.60

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095	X	2009 Business Debt			X	1,800,000.00
Account No. Pitney Bowes Global Financial Services PO Box 371887 Pittsburgh, PA 15250-7874	-	Business Debt			X	530.00
Account No. Pitney Bowes Purchase Power PO Box 371874 Pittsburgh, PA 15250-7874	-	Business Debt			X	6,076.40
Account No. Solstice Condo Association c/o TPW Management LLC 36 VT Route 30 PO Box 320 Bondville, VT 05340	-	Condo Association Charges				14,986.00
Account No. Stephen Sinisi Receiver 2 Sears Drive Paramus, NJ 07652	-	Business Debt			X	Unknown
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,821,592.40

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Testamentary Pledge				
Syracuse University College of Law 900 S Crouse Ave Syracuse, NY 13244	-					300,000.00
Account No.		Business Debt				
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	X -				X	2,659,923.00
Account No.		Business Debt				
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	-				X	1,175,050.00
Account No.		Business Debt				
Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	-				X	75,117.00
Account No.		Business Debt				
Tangible Secured Funding, Inc. (GECC) c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019	-				X	1,479,000.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						5,689,090.00

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
The Provident Bank c/o Meyer and Landis LLP One Gateway Center Newark, NJ 07102	X	-				X	6,500,000.00
Account No.							
Thomas DiNardo, Joseph Balasco, New Jersey Realty Concepts LLC c/o Riker Danzig 1 Speedwell Avenue Morristown, NJ 07962		-				X	19,000,000.00
Account No.							
Valley National Bank 1455 Valley Road Wayne, NJ 07470	X	-					7,943.00
Account No. xxxxxx0554							
Wells Fargo Bank PO Box 31557 Billings, MT 59107	X	-					256,000.00
Account No.							
Wilkin Management 45 Whitney Road Mahwah, NJ 07430		-					5,270.63
Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							25,769,213.63

B6F (Official Form 6F) (12/07) - Cont.

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	X	-	Business Debt			X	903,000.00
William Brannan 2 Carmella Court Cedar Grove, NJ 07009							
Account No.		-	Business Debt				3,022.00
Wm. Shubertt & Co. 2117 Williamsburg Road New York, NY 10461							
Account No.		-	Business Debt				4,000.00
Wm. Shubertt & Co. 2117 Williamsburg Road New York, NY 10461							
Account No. xxxxxxxxxxxx0930		-	Business Debt				17,318.00
XO Communications 8851 Sandy Parkway Sandy, UT 84070							
Account No.							
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							927,340.00
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)							36,770,830.20

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **John M. Mavroudis**Case No. **13-38118**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
680-690 Kinderkamack Rd, LP 690 Kinderkamack Road Oradell, NJ 07649	Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	Bank of America 400 National Way Simi Valley, CA 93065
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	Real Time Resolutions 1349 Empire Central Drive Dallas, TX 75247
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	Boiling Springs Savings Bank 25 Orient Way Rutherford, NJ 07070
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	Wells Fargo Bank PO Box 31557 Billings, MT 59107
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	Valley National Bank 1455 Valley Road Wayne, NJ 07470
Anne Mavroudis 690 Kinderkamack Road Oradell, NJ 07649	New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08695
Joseph F. Belasco 33 Summit Avenue Cedar Grove, NJ 07009	William Brannan 2 Carmella Court Cedar Grove, NJ 07009
Joseph F. Belasco 33 Summit Avenue Cedar Grove, NJ 07009	Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095
Joseph F. Belasco 33 Summit Avenue Cedar Grove, NJ 07009	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019
Michael J. Mavroudis 4601 Rio Vista Drive Mahwah, NJ 07430	William Brannan 2 Carmella Court Cedar Grove, NJ 07009

In re **John M. Mavroudis**

Case No. **13-38118**

Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Michael J. Mavroudis 4601 Rio Vista Drive Mahwah, NJ 07430	Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095
Rio Vista Homes at Northvale, LLC 690 Kinderkamack Road Oradell, NJ 07649	Eagle Rock Drywall c/o Thomas Hilberth, Esq. 790 Bloomfield Avenue Clifton, NJ 07012
Rio Vista Homes at Northvale, LLC 690 Kinderkamack Road Oradell, NJ 07649	Kuiken Brothers Company Inc. 6-02 Fair Lawn Avenue PO Box 1040 Fair Lawn, NJ 07410-8040
Rio Vista Properties, LLC 690 Kinderkamack Road Oradell, NJ 07649	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019
Rio Vista Properties, LLC 690 Kinderkamack Road Oradell, NJ 07649	The Provident Bank c/o Meyer and Landis LLP One Gateway Center Newark, NJ 07102
Thomas DiNardo 8 Robin Place Fairfield, NJ 07004	William Brannan 2 Carmella Court Cedar Grove, NJ 07009
Thomas DiNardo 8 Robin Place Fairfield, NJ 07004	Northfield Bank 581 Main Street, Suite 810 Woodbridge, NJ 07095
Thomas DiNardo 8 Robin Place Fairfield, NJ 07004	Tangible Secured Funding, Inc. c/o Vedder Price 1633 Broadway, 47th Floor New York, NY 10019

Fill in this information to identify your case:

Debtor 1 John M. Mavroudis

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 13-38118
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	Self Employed	
	Employer's name	Rio Vista Management	
	Employer's address	690 Kinderkamack Road Oradell, NJ 07649	
	How long employed there?	30 Years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 13,000.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 13,000.00	\$ N/A

Debtor 1 **John M. Mavroudis**

Case number (if known) **13-38118**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 13,000.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,815.67	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,815.67	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 11,184.33	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 1,642.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,642.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 12,826.33	+ \$ N/A = \$ 12,826.33
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12. \$ 12,826.33	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 John M. Mavroudis

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 13-38118
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,648.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 207.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **John M. Mavroudis**

Case number (if known) **13-38118**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	1,609.00
6b. Water, sewer, garbage collection	6b. \$	177.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	175.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	1,162.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	223.00
10. Personal care products and services	10. \$	0.00
11. Medical and dental expenses	11. \$	121.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	112.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	350.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: Bank Fees and Charges	21. +\$	233.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	9,017.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	12,826.33
23b. Copy your monthly expenses from line 22 above.	23b. -\$	9,017.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	3,809.33
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

United States Bankruptcy Court
District of New JerseyIn re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**Chapter **11****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 27, 2014**Signature **/s/ John M. Mavroudis****John M. Mavroudis**

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**

Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$0.00

SOURCE

2013 Taxes not yet filed

\$-320,809.00

Losses recorded from various business interests on 2012 tax returns

\$-1,496,248.00

Losses recorded from various business interests on 2011 tax returns

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
General Electric Capital Corporation v. John M. Mavroudis et al Docket No. C-14-13		Superior Court of New Jersey Chancery Division, Bergen County	
Tangible Secured Funding, Inc. v. Rio Vista Properties LLC and John M. Mavroudis Docket No L-9614-13		Superior Court of New Jersey Law Division, Bergen County	
Tangible Secured Funding, Inc. v. Imaging Center of Oradell, LLC et al Docket No. L-825-11		Superior Court of New Jersey Law Division, Bergen County	
Anne Mavroudis and John Mavroudis v. General Electric Capital Corporation and the Sheriff of Bergen County Docket No. L-2249-13		Superior Court of New Jersey Law Division, Bergen County	
The Provident Bank v. Rio Vista Properties 690, LLC and John M. Mavroudis Docket No. MID-L-6303-13		Superior Court of New Jersey Law Division, Middlesex County	

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
The Provident Bank v. Rio Vista Properties 690, LLC et al Docket No. F-28600-13		Superior Court of New Jersey Chancery Division, Bergen County	
Diversified Home Installations, Inc. v. Rio Vista Companies, et al Docket No. L-7721-12		Superior Court of New Jersey Law Division, Bergen County	
Eagle Rock Drywall, LLC v. Rio Vista Homes, LLC, Rio Vista Construction, LLC and John Mavroudis Docket No. MRS-L-877-12		Superior Court of New Jersey Law Division, Morris County	
New Jersey Real Estate Concepts, LLC, Joseph Belasco, Jr. and Thomas DiNardo v. Mavroudis, Rizzo & Guarino, LLC, et al. Docket No. BER-L-6079-12		Superior Court of New Jersey Law Division, Bergen County	

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Tangible Secured Funding, Inc.	Alleged Writ of Execution March 2013	\$1.3 Million and additional personalty with ownership undetermined

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

B7 (Official Form 7) (04/13)

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
Stephen P. Sinisi, Esq. 2 Sears Drive Paramus, NJ 07652	Superior Court of New Jersey Chancery Division, Bergen County Docket No. C-230-11	March 13, 2013	New Jersey Health Care Center, LLC 680 ASC Participants, LLC 680 Medical Group, LLC Lab Technologies of Oradell, LLC Oradell Ambulatory Surgery Center, LLC Prescription Dispensary of Oradell, LLC Urgent Care Center of Oradell, LLC

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

B7 (Official Form 7) (04/13)

- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

B7 (Official Form 7) (04/13)

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Darlington Associates, LP	22-2768351		Bond Release Company	Closed December 2012
Mavroudis & Associates, PA	22-3310223		Law Firm	
Mavroudis & Guarino, LLC	45-2434617		Law Firm	

B7 (Official Form 7) (04/13)

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
New Jersey Health Care Center	86-1151530			In Receivership
Rio Vista Construction LLC	26-1253685		Construction Builder Firm	
Rio Vista Group LLC	26-0894889		Holding Company	
Rio Vista Homes at Northvale, LLC	51-0572440		Developer	
Rio Vista Homes, LLC	51-0572449		Construction Builder Firm	
Rio Vista Management, LLC	26-1584638		Business Operations Management	
Rio Vista Properties 690, LLC	26-1471609	690 Kinderkamack Road Oradell, NJ 07649		Foreclosure Pending
Rio Vista Properties, LLC	20-5665436			Closed August 2013
Rio Vista Realty, LLC	26-2406911			Closed October 2013
Rio Vista Rentals, LLC	76-0824654		Business Operations	
W&B Associates II	22-2384437			
31 Columbia Turnpike, LLC	30-0321437			
680-690 Kinderkamack Road, LLP	22-3422097			
680-690 Corp.	22-3424758			
Alpine Galleries, LLC	22-3685857		Interior Design Trade Name	
680 ASC Participants, LLC	26-3566516			In Receivership
680 Medical Group, LLC	26-3566406			In Receivership
Imaging Center of Oradell, LLC				Closed February 2012
Lab Technologies of Oradell, LLC	26-3566681			In Receivership
Oradell Ambulatory Surgery Center, LLC	26-2187125			In Receivership
Prescription Dispensary of Oradell, LLC	26-3566628			In Receivership
Rio Vista Medical, LLC	26-3566353			Closed July 2013
Urgent Care Center of Oradell, LLC	26-3566730			In Receivership

B7 (Official Form 7) (04/13)

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
Rio Vista Properties 690, LLC	690 Kinderkamack Road Oradell, NJ 07649

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Susan Venditti, CPA 690 Kinderkamack Road Oradell, NJ 07649	2 Years

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
John M. Mavroudis Business Records on Quickbooks	690 Kinderkamack Road Oradell, NJ 07649

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

B7 (Official Form 7) (04/13)

9

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

B7 (Official Form 7) (04/13)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 27, 2014

Signature /s/ John M. Mavroudis
John M. Mavroudis
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
District of New Jersey

In re John M. Mavroudis

Debtor(s)

Case No. 13-38118
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|---|----|------------------|
| For legal services, I have agreed to accept | \$ | <u>15,870.50</u> |
| Prior to the filing of this statement I have received | \$ | <u>15,870.50</u> |
| Balance Due | \$ | <u>0.00</u> |
2. \$ 1,213.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. [Other provisions as needed]
- (a) Advising the Debtor with respect to its powers and duties in the continued management and operation of its business as debtor-in-possession, including the rights and remedies of the Debtor with respect to its assets and claims and with respect to the claims of creditors.
- (b) Advising the Debtor with respect to preparing and obtaining approval of its Disclosure Statement and Plan.
- (c) Preparing on behalf of the Debtor, as debtor-in-possession, necessary applications, motions, complaints, answers, orders, reports and other pleadings and documents.
- (d) Appearing before this Court and other officials and tribunals, if necessary, and protecting the interests of the Debtor in federal, state and foreign jurisdictions and administrative proceedings.
- (e) Negotiating and preparing documents relating to the liquidation and disposition of assets, as requested by the Debtor.
- (f) Advising the Debtor concerning the day-to-day operations of its business in conjunction with the administration of his estate as debtor-in-possession.
- (g) Performing such other legal services for the Debtor, as debtor-in-possession, as may be necessary and appropriate herein.
- (h) Provide general guidance in connection with the proceeding.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
- (a) Representation of your interests if the case is converted to a Chapter 7 case.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: January 27, 2014

/s/ Michael E. Holt

Michael E. Holt MH-8735
Forman Holt Eliades & Youngman LLC
80 Route 4 East
Suite 290
Paramus, NJ 07652
(201) 845-1000 Fax: (201) 845-9112

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of New Jersey**

In re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**

Chapter **11**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

John M. Mavroudis

Printed Name(s) of Debtor(s)

X **/s/ John M. Mavroudis**

Signature of Debtor

January 27, 2014

Date

Case No. (if known) **13-38118**

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of New Jersey**

In re **John M. Mavroudis**

Debtor(s)

Case No. **13-38118**

Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **January 27, 2014**

/s/ John M. Mavroudis

John M. Mavroudis

Signature of Debtor

1122 Chestnut LLC
4309 13th Avenue
Brooklyn, NY 11219

680-690 Kinderkamack Rd, LP
690 Kinderkamack Road
Oradell, NJ 07649

Advanced Data Systems Corp.
15 Prospect Street
Paramus, NJ 07652

American Express Centurion Bank
c/o Josh Knurr
PO Box 278
Ramsey, NJ 07446

Anne Mavroudis
690 Kinderkamack Road
Oradell, NJ 07649

Bank of America
400 National Way
Simi Valley, CA 93065

Boiling Springs Savings Bank
25 Orient Way
Rutherford, NJ 07070

Catherine Moynihan
139 Dutchess Lane
Brick, NJ 08724

Classic Blinds, Inc.
27 Mount Vernon Street
Ridgefield Park, NJ 07660

Dennis Delpome
592A Schuyler Avenue
North Arlington, NJ 07031

Eagle Rock Drywall
c/o Thomas Hilberth, Esq.
790 Bloomfield Avenue
Clifton, NJ 07012

HRC Fund V Reit, LLC
250 Park Avenue South, 3rd Floor
New York, NY 10003

Imperial Painting, Inc.
109 Ashland Avenue
West Orange, NJ 07052

Integrated Document Technologies
1 Cardinal Drive
Little Falls, NJ 07424

Jeffrey Lester, Trustee
Rabinowitz Lubetkin
293 Eisenhower Drive
Livingston, NJ 07039

Joseph F. Belasco
33 Summit Avenue
Cedar Grove, NJ 07009

Joseph Russo
334 Union Avenue
Wood Ridge, NJ 07075

JP Morgan Chase
PO Box 15123
Wilmington, DE 19850

Key Equipment Finance
P.O. Box 74713
Cleveland, OH 44194

Kuiken Brothers Company Inc.
6-02 Fair Lawn Avenue
PO Box 1040
Fair Lawn, NJ 07410-8040

Michael I. Okechuku, Trustee
c/o Trenk DiPasquale
347 Mount Pleasant Ave
West Orange, NJ 07052

Michael J. Mavroudis
4601 Rio Vista Drive
Mahwah, NJ 07430

New Jersey Division of Taxation
Bankruptcy Section
PO Box 245
Trenton, NJ 08695

Northfield Bank
581 Main Street, Suite 810
Woodbridge, NJ 07095

Pitney Bowes Global Financial Services
PO Box 371887
Pittsburgh, PA 15250-7874

Pitney Bowes Purchase Power
PO Box 371874
Pittsburgh, PA 15250-7874

Real Time Resolutions
1349 Empire Central Drive
Dallas, TX 75247

Rio Vista Homes at Northvale, LLC
690 Kinderkamack Road
Oradell, NJ 07649

Rio Vista Properties, LLC
690 Kinderkamack Road
Oradell, NJ 07649

Solstice Condo Association
c/o TPW Management LLC
36 VT Route 30
PO Box 320
Bondville, VT 05340

Stabilis Master Fund III, LLC
767 5th Avenue
New York, NY 10153

Stephen Sinisi Receiver
2 Sears Drive
Paramus, NJ 07652

Syracuse University College of Law
900 S Crouse Ave
Syracuse, NY 13244

Tangible Secured Funding, Inc.
c/o Vedder Price
1633 Broadway, 47th Floor
New York, NY 10019

Tangible Secured Funding, Inc. (GECC)
c/o Vedder Price
1633 Broadway, 47th Floor
New York, NY 10019

The Provident Bank
c/o Meyer and Landis LLP
One Gateway Center
Newark, NJ 07102

Thomas DiNardo
8 Robin Place
Fairfield, NJ 07004

Thomas DiNardo, Joseph Balasco, New
Jersey Realty Concepts LLC
c/o Riker Danzig
1 Speedwell Avenue
Morristown, NJ 07962

Valley National Bank
1455 Valley Road
Wayne, NJ 07470

Wells Fargo Bank
PO Box 31557
Billings, MT 59107

Wilkin Management
45 Whitney Road
Mahwah, NJ 07430

William Brannan
2 Carmella Court
Cedar Grove, NJ 07009

Wm. Shubertt & Co.
2117 Williamsburg Road
New York, NY 10461

XO Communications
8851 Sandy Parkway
Sandy, UT 84070

B22B (Official Form 22B) (Chapter 11) (12/10)

In re **John M. Mavroudis**

Debtor(s)

Case Number: **13-38118**

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A	Column B
					Debtor's Income	Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 7,374.00	\$ 0.00
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					
		Debtor		Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00		
	c.	Business income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.					
		Debtor		Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00		
	c.	Rent and other real property income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00
6	Pension and retirement income.				\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
		Debtor		Spouse		
	a.		\$	\$		
	b.		\$	\$		
			\$ 0.00	\$ 0.00		
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).				\$ 7,374.00	\$ 0.00

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 7,374.00
Part II. VERIFICATION		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> Date: <u>January 27, 2014</u> Signature: <u>/s/ John M. Mavroudis</u> John M. Mavroudis (Debtor)	

Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **06/01/2013** to **11/30/2013**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Distributions**

Income by Month:

6 Months Ago:	<u>06/2013</u>	<u>\$7,374.00</u>
5 Months Ago:	<u>07/2013</u>	<u>\$7,374.00</u>
4 Months Ago:	<u>08/2013</u>	<u>\$7,374.00</u>
3 Months Ago:	<u>09/2013</u>	<u>\$7,374.00</u>
2 Months Ago:	<u>10/2013</u>	<u>\$7,374.00</u>
Last Month:	<u>11/2013</u>	<u>\$7,374.00</u>
Average per month:		<u>\$7,374.00</u>

Non-CMI - Social Security Act IncomeSource of Income: **Social Security Income**Constant income of **\$1,642.00** per month.